

Online Scams

Be careful when using online platforms to conduct your business (from buying farm machinery/supplies/livestock to selling your products/services). There are many different online scams. Some examples include:

Free payments from the government – Scammers often pretend to be from the government and offer free payments through fake websites or social media platforms.

Online auctions/bidding websites – The private seller may message you and offer you additional discount if you pay directly into their bank account. More often than not, the products are not delivered. Never leave the online auction website when asked to make payment. Also, be wary if the starting price is extremely low and not in line with current market prices.

'Free ad' locations within social media platforms and online auction websites – Often scammers post ads for goods that do not exist. Avoid sellers only wanting to converse by email/text message with a reluctance to engage by phone; sellers wanting money paid upfront and by bank transfers; offers to use 'escrow services' where they claim a third party service will hold the money until goods are inspected; and requests for ID documents.

Fake websites selling fake goods – There are often fake websites selling fake goods online so it is important to know that before you enter your payment details.

Social media platforms – Scammers will offer farming machinery/equipment/supplies at very low prices on social media. Whilst the offer may seem genuine and the photographs look very professional, scammers can be highly skilled in web design to make these offers appear genuine.

Romance scams – This is where a person meets a scammer online who, over time convinces the person that they love them, even though they never meet face to face. The scammers will ask for money (often to pay off debts, for a sick relative or to pay for the airfare to visit). Scammers target social media platforms and this type of scam can go for months.



Useful Contacts

If you have been caught out by a scam or you think a friend or family member has been affected, contact Consumerline, which can give advice and, if necessary, pass the matter onto the Trading Standards Service.

Consumerline

Tel: 0300 123 6262

Web: www.nidirect.gov.uk/consumerline

Report bogus callers to the PSNI

Tel: 101 (or 999 in an emergency)

Web: www.psnipolice.uk

Report scams to Action Fraud

Tel: 0300 123 2040

Web: www.actionfraud.police.uk

Reduce unwanted mail and calls by registering with:

Mailing Preference Service

Tel: 0845 703 4599

Web: www.mpsonline.org.uk

Telephone Preference Service

Tel: 0345 070 0707

Web: www.tpsonline.org.uk

For more help and information visit:

www.nidirect.gov.uk/scamwiseni

www.facebook.com/scamwiseni

The Consumer Council

www.consumercouncil.org.uk

This leaflet was produced by The Consumer Council on behalf of the ScamwiseNI partnership.

Scams for Farmers & Agricultural Businesses



scamwiseNI
PARTNERSHIP

Phone, Email & Mail Scams

Be particularly wary of letters, calls and texts relating to:

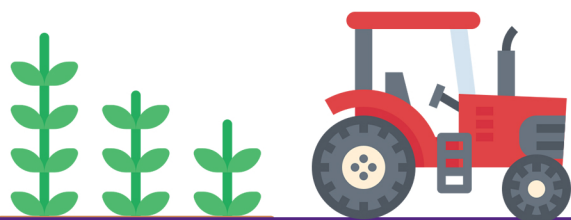
Invoice scams – This is where the farming community/businesses may receive an invoice to pay but scammers attempt to re-direct payments by posing as a legitimate business or supplier and often use company logos to make emails and invoices look genuine.

Scammers may also send fake or false invoices either via email or in the post for goods that do not exist. In these instances, you are often asked to make payments to a different banking sort code and account number.

Investment scams – Scammers are tempting consumers to invest their money with an offer of high returns. This may be at particular times of year when government support payments or subsidy payments are being provided to businesses working in rural communities.

Tax rebate scams – Scammers pretending to be HMRC are offering a tax rebate, particularly during COVID-19.

Number Spoofing – This is where scammers use number spoofing to make the caller display show a seemingly legitimate phone number (for example, your bank, HMRC, TV Licence etc). The same can apply to text messages.



Top Tips

Before you use your computer, protect it from viruses and online security threats. For what to look out for and what software you need, visit www.getsafeonline.org or www.which.co.uk

Contacted out of the blue? Think – is it too good to be true? If in doubt, don't reply. Bin it, delete it or hang up.

If you have any suspicions about a phone call received, check the number is genuine by contacting the company via the contact details on their official website.

Be wary of responding to text messages. Never click on links or provide your personal details.

Never click on links or files in emails unless you are sure of the source. This also applies to social media ads too.

Always do your research before buying from a website you haven't used before.

Check reviews or previous customer feedback to see if others were pleased with their purchase and the service they received. This research also applies if you are using social media platforms.

If you see an offer promising expensive items or hard to come by farming supplies at an incredibly low price, ask yourself why.

Before entering your payment details, look for 'https' and a padlock icon appearing in the browser bar. The 's' stands for secure. The padlock and 'https' are important indicators but not a guarantee of safety.



More Top Tips

Always keep a copy of your order confirmation and check your credit/debit card statement to make sure you've been charged correctly.

Just because they sound professional and say they are from HMRC or government departments does not mean they actually are. Never transfer money or buy vouchers to pay a fine or to avoid arrest. HMRC will never contact you via text message/social media/email offering a tax rebate.

Always check that official government website addresses are official by ensuring the URL ends with 'gov.uk'.

Be wary of buyers attending your property to inspect and potentially buy farm machinery, equipment, supplies and livestock. Ensure all of these are in secure locations, have security measures in place and are never left unattended.

Watch out for rogue doorstep traders in terms of repairs and maintenance. If concerned, get advice from a qualified tradesperson who can doublecheck for you.

Be wary of rogue sales persons or sellers offering 'free' solar panels at your property and always do your research.

Never hand over cash or feel pressured by anyone into buying something or selling something. It is best not to decide on the doorstep. Instead, you should talk it over with someone you know.

Never send funds to a sort code and account number without verifying that the account details provided are correct.